Sentry
Group

WEALTHSURE FINANCIAL SERVICES

Financial Services Guide

PART ONE

WealthSure

Sentry Group

Introduction

This Financial Services Guide (FSG) is issued with the authority of Wealthsure Financial Services Pty Ltd ABN 59 130 288 578 Australian Financial Services Licence (AFSL) No. 326450 (Wealthsure).

This FSG is designed to assist you in determining whether to use any of the services offered by Wealthsure or its Authorised Representatives.

This FSG contains information about:

- Wealthsure, who as the Licensee, is responsible for the financial services;
- Your financial Adviser;
- The financial services and products your Adviser can provide;
- How Wealthsure, your Adviser and other related parties are paid for the financial planning services provided to you;
- Any associations or relationships that could create potential conflicts of interest;
- Details of who to contact should you have a complaint.

Authorised Representative Profile

This FSG must be read in conjunction with Part Two as it forms part of this FSG. It provides detailed information about your Adviser such as their contact details, referral sources and the types of financial products they can advise and deal in.

Please retain both Part One and Part Two for your reference and any future dealings with Wealthsure.

What other documents might you receive?

You might receive the following documents to help you make an informed decision on any financial strategy or recommended financial product.

Statement of Advice (SOA)

All personal advice provided to you will be outlined in an SOA, Record of Advice (ROA) or other forms of documentation.

The SOA is used for initial advice and will contain the commissions and information on relevant associations.

Where further advice is provided that does not involve a significant change your Adviser will provide an ROA. Where there is a significant change you will be provided with an SoA.

Product Disclosure Statement (PDS)

You will receive a PDS if your Adviser has provided advice on a particular product. The PDS will contain the information you need in order to decide whether the financial product is appropriate for you.

Who is Wealthsure?

Wealthsure conducts business through a network of financial Advisers who are appointed as Authorised Representatives under Wealthsure's AFSL.

Where Wealthsure has appointed a corporate entity as an Authorised Representative, representatives of that company who give advice will also be authorised by Wealthsure.

Who is your Adviser?

Your Adviser will be the authorised representative listed in Part Two of this FSG.

What kinds of financial services, products and advice are available to you?

Wealthsure can provide advice and strategies on the following, but not limited to:

- Savings and wealth creation
- Financial management
- Investment
- Superannuation
- Pre Retirement
- Retirement
- Self managed superannuation funds
- Financial protection and insurance
- Estate planning
- Centrelink
- Salary packaging
- Gearing
- Derivatives limited to Managed Investment Warrants

Wealthsure's Advisers can offer a range of insurance, investment, superannuation and retirement strategies and products. Please refer to Part Two of this FSG for the services which your Adviser is authorised to provide.

Wealthsure supports your Adviser by providing financial product research. This helps your Adviser select products that will help you reach your financial goals.

Wealthsure's Advisers act for you and not for any life insurance company, fund manager or bank.

How will you pay for the services provided and what do they cost?

As the provider of professional services, your Adviser will charge for the advice and services they provide to you. Depending on the services you require, your Adviser may charge by a variety of methods. Below is a guide as to how fees and commissions may be charged. Specific information on your Adviser's fees and charges can be found in Part Two of this FSG. All fees and charges will be disclosed in the SOA, ROA and/or PDS.

Your Adviser will discuss both the rate and method of payment with you before any financial services are provided.

Fee for Service

We may charge a fee for the provision of advice and/or implementation of recommendations. Depending on your circumstances and the complexity of the work involved, this fee may be a fixed dollar amount, a percentage rate based on the value of your proposed investment portfolio, an hourly rate for time spent providing the services, or a combination of these.

Sentry Group

Commission

Commissions are paid from a product provider to Wealthsure and are at no additional cost to you. Product providers may pay Wealthsure commission in association with the placement of the recommended products. Generally the initial commission will be paid at the time you obtain the financial product with ongoing commissions paid during the life of the product.

Referrals

If you are referred to a third party provider, the provider may pay your Adviser a referral payment. Likewise, if you have been referred to your Adviser, we may pay the referrer a fee.

Details of the payment will be disclosed in your Statement of Advice. Referrer fees are at no additional cost to you.

Please refer to Part Two of this FSG for details on your Adviser's current referral arrangements.

How are Wealthsure and your Adviser paid?

Except for your investment funds and policy premium payments where these are paid directly to the product provider, all payments are payable to Wealthsure.

Wealthsure will retain between 0% and 15% of these payments and forward the balance to your Adviser. For example, if Wealthsure receives $100 in fees from a product provider Wealthsure may retain $15 and forward $85 to your Adviser.

Your Adviser may also pay Wealthsure a fixed monthly administration fee for providing business support services, and is at no additional cost to yourself.

What other benefits may product providers give to Wealthsure or your Adviser?

Some product providers may pay Wealthsure allowances which are at no additional cost to you. These are payable to assist Wealthsure with business development, marketing, education, training and professional development expenses for its Advisers.

Wealthsure may receive up to 0.20% per annum from certain platform providers and fund managers based on the level of investments placed with them. For example, if you invested $10,000, up to $20 per annum may be paid to Wealthsure.

In certain restrictive circumstances, Wealthsure may receive benefits in the form of an additional payment of up to 25% per annum from insurance providers based on the amount of premium paid to them. For example, if you paid $1,000 in premium for an insurance policy, up to $250 may be paid to Wealthsure.

Some product providers may give Wealthsure or your Adviser other benefits such as entertainment or sponsorship. Both Wealthsure and your Adviser maintain a Register in line with industry standards to document any benefits received.

You have the right to request for further information in relation to the remuneration, the range of amounts or rates of remuneration, and other benefits received by Wealthsure and/or your Adviser.

Goods and Services Tax (GST)

All financial payments, commissions and fees are subject to GST.

Does Wealthsure have any relationships or associations with financial product issuers?

Wealthsure or its related entities may have affiliations with some of the investment and product providers that appear on its Approved Product List (APL). Details of any affiliation relative to the advice you will be receiving from your Adviser will be disclosed in your SOA.

Wealthsure is a related entity of Compass Funds Management Pty Ltd and FPI Investments Pty Ltd.

What information should you provide to receive personal advice?

Your Adviser will complete a Client Questionnaire with you which will record your personal objectives, lifestyle goals, details of your current financial situation and any other relevant information.

The information obtained will be assessed by your Adviser to assist them in providing appropriate advice.

You have the right to withhold personal information, but this may compromise the effectiveness of the advice you receive.

You should read any warnings contained in the client questionnaire and SOA carefully before making any decision relating to a financial strategy or product.

As a financial service provider, we have an obligation under the Anti-Money Laundering and Counter Terrorism Finance Act to verify your identity and the source of any funds. This means that we will ask you to present identification documents such as passports and driver's licence. We will also retain copies of this information. We assure you that this information will be held securely. We cannot provide you with services if you are unwilling to provide this information.

Wealthsure and your Adviser are committed to complying with a privacy policy to protect the privacy and security of your personal information. Please ask your Adviser if you wish to obtain a copy of our privacy policy.

How can you give instructions to your Adviser about your financial products?

You may specify how you would like to give us instructions. For example you may nominate to instruct us to act by telephone, fax, e-mail or other.

Compensation arrangements

Wealthsure confirms that it has arrangements in place to ensure it continues to maintain Professional Indemnity insurance in accordance with s.912B of the Corporations Act 2001 (as amended). In particular our Professional Indemnity insurance, subject to its terms and conditions, provides indemnity up to the sum insured for Wealthsure and our authorised representatives/representatives/employees in respect of our authorisations and obligations under our AFSL. This insurance will continue to provide such coverage for any authorised representative/representative/employee that has ceased work with Wealthsure for work done whilst engaged with us.

What should you do if you are not satisfied with our services?

If you have any complaints about the services provided, please take the following steps:

Contact your Adviser and tell them about your complaint.

If your complaint is not satisfactorily resolved within 5 working days, please contact Wealthsure's Compliance Manager by telephone or in writing. Wealthsure will try to resolve your complaint quickly and fairly.

If you do not get a satisfactory outcome, you have the right to escalate your complaint to the Credit & Investment Ombudsman, GPO Box 3, Melbourne Vic 3001, telephone toll free 1300 780 808. Wealthsure is a member of this Service.

Sentry Group

Wealthsure Financial Services Pty Ltd became a wholly owned subsidiary of Sentry Group Advice Pty Ltd on 1 March 2015. We are a leading Australian financial services company partnering with independently owned financial advisers to provide clients with quality financial advice and a wide choice of products and services to suit their individual circumstances and objectives.

Sentry Group comprises a number of subsidiary companies who each hold an Australian Financial Services Licence ("AFSL") issued by the Australian Securities and Investments Commission.

Well qualified, skilled and experienced, every Wealthsure adviser receives on-going training and development through their association with Sentry to ensure that their knowledge, skills, and capabilities are leading edge at all times. Wealthsure advisers are also supported with up-to-date technical, product research, and market information/analysis from Sentry, to ensure they remain abreast of the latest developments.

Issued By

Wealthsure Financial Services Pty Ltd
ABN 59 130 288 578 | AFSL 326450

Level 1, 190 Stirling Street
Perth WA 6000

PO Box 8196 PBC
Perth WA 6849

Tel 08 9267 3444
Fax 08 9267 3499

CF11833

Financial Services Guide – Part Two

Designer Wealth Solutions Pty Ltd

This document is issued by Wealthsure Financial Services Pty Ltd ABN 59 130 288 578 AFSL 326450 (Wealthsure). It is Part Two of a Financial Services Guide (FSG) and should be read in conjunction with Part One.

Designer Wealth Solutions Pty Ltd is a Corporate Authorised Representative of Wealthsure and has been given permission to provide you with this FSG Part Two.

Financial Services are provided to you by:

Corporate Authorised Representative Name	Designer Wealth Solutions Pty Ltd
Australian Company Number	126 734 316
Corporate Authorised Representative ASIC Number	316434
Authorised Representative Name	Steven Wood
Authorised Representative ASIC Number	298139
Business Address	188 Gouger Street ADELAIDE SA 5000
Postal Address	PO Box 10109 ADELAIDE BC SA 5000
Telephone	08 8211 8511
Email	steve@designerwealth.com.au

Steven Wood

Steven is an Authorised Representative of Designer Wealth Solutions Pty Ltd and is authorised to advise and deal in the following products:

- Government Debentures, Stocks and Bonds
- Life Insurance (Risk and Investment Products)
- Retirement Savings Accounts and Superannuation
- Deposit Products
- Managed Investment Schemes
- Securities

Steven is not authorised to advise and deal in relation to the following products:

- Margin Lending
- Derivatives
- Self Managed Superannuation Funds
- Managed Discretionary Accounts

Remuneration

Wealthsure receives all remuneration paid upon the provision of services by Steven and under contract pays Designer Wealth Solutions Pty Ltd 91.5% of the amounts received. Designer Wealth Solutions Pty Ltd funds the costs associated with operating their business, and then pays Steven the residual as a salary and distributions.

This is a guide as to how fees and commissions may be charged. Steven will provide you with a Statement of Advice which will outline his fees and commissions. All fees and commissions will be discussed and agreed with you prior to commencing any work.

Full details will be outlined to you in writing with the scope of work to be completed; this will be provided to you prior to commencing any work.

Fee for Service

- Fee for service may be up to $8,800
- Implementation fee may be up to $8,800
- Transaction fees
- Ongoing service fees may be a flat dollar fee which may be up to $8,800 or a % of amount invested (excluding investments using geared funds). For example, if we charge a 1% ongoing service fee and you invest $100,000, your ongoing service fee will be $1,000

Depending on your requirements and circumstances the above range of fees may not be applicable, we will work with you to come to a separate arrangement where we will disclose any relevant fees prior to commencing any work.

You will be invoiced directly for these fees and may elect to pay Wealthsure directly or have these fees deducted from your investments.

Commission

Product providers may pay a commission directly to Wealthsure for some financial products.

Commission payments may be either initial or ongoing. Initial commissions are generally a once off payment made when new business is placed or additional contributions are made to a financial product. Ongoing commissions are paid whilst you hold the product.

Where possible we may agree to refuse to receive these commissions, rebate these commissions to your account, or use the commissions to offset some or all of your agreed fee for service

Commission on Life Insurance Products

Initial commission may be up to 130% of the initial annual premium. Ongoing commission may be up to 50% of the ongoing annual premium.

Should you cancel an insurance contract within the first year the Adviser reserves the right to invoice you an amount equal to the costs incurred as a result of the provision of financial services to you.

Commission on Investment Products from 1 July 2013

There is no commission payable on new investment products. Ongoing commission for existing investment products at 30 June 2013 may be up to 5% of the account balance.

All commissions are exclusive of GST.

Referral arrangements

Steven may have referral arrangements with selected referral partners.

Should you engage the services of any of his referral partners Steven may obtain a benefit in the form of a fee, a commission or a combination of both.

If a referral arrangement applies to you, Steven will provide you with further details on the benefits received.

© Sentry Group Pty Ltd